

In Re: Case No.: 18-27662
Charise Breeden-Balaam Chapter: 13_
Judge: Papalia_

NOTICE OF PROPOSED PRIVATE SALE

Charise Breeden-Balaam, debtor, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: 50 Walnut Street, 3rd Floor, Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent Papalia on June 2, 2022 at 10:00a.m. at the United States Bankruptcy Court, courtroom no. 3B, 50 Walnut Street, Newark, NJ 07102. If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 33-35 Harding Terrace, Newark, NJ 07102, 2 family home

Proposed Purchaser: Courtney Benjamin

Sale price: \$465,000.00

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: Milena Wilson, Esq.

Amount to be paid: \$1,200.00

Services rendered: Seller legal representation

Name of Professional: Grisela Flores of Florostone Realty

Amount to be paid: \$13,950.00 (3% of \$465K Sale Price)

Services rendered: Seller Agent

Name of Professional: Helen Santana of Exp Realty, LLC

Amount to be paid: \$9,100.00 (2% of \$465K Purchase Price minus \$200.00)

Services rendered: Buyer's Agent

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Douglas Mitchell, Esq.

Address: 17 Academy Street, Suite 305, Newark, NJ 07102

Telephone No.: 973.761.3000

In re:
Charise Breeden-Balaam
Debtor

Case No. 18-27662-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 27, 2022

User: admin
Form ID: pdf905

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db	+ Charise Breeden-Balaam, 33 Harding Terrace, Newark, NJ 07112-2005
517737564	+ Bank Of America, Correspondence FL-1-908-01-49, Po Box 31785, Tampa, FL 33631-3785
517737565	+ Concentra Urgent Care, 375 McCarter Highway, Newark, NJ 07114-2562
517737569	+ Metamorphosis Plastic Surgery, c/o Fein, Such, Khan, Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
517737572	+ Union County Savings Bank, 320 North Broad Street, Elizabeth, NJ 07208-3703
517857138	Union County Savings Bank, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 27 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 27 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ecourts.col_efilings@fskslaw.com	Apr 27 2022 20:42:00	Metamorphosis Plastic Surgery, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
517737564	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 27 2022 20:41:00	Bank Of America, Correspondence FL-1-908-01-49, Po Box 31785, Tampa, FL 33631-3785
517742983	+ Email/Text: bankruptcy@cavps.com	Apr 27 2022 20:42:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517737566	+ Email/Text: convergent@ebn.phinsolutions.com	Apr 27 2022 20:42:00	Convergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004
517867913	Email/Text: bnc-quantum@quantum3group.com	Apr 27 2022 20:42:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517737567	+ Email/Text: ecourts.col_efilings@fskslaw.com	Apr 27 2022 20:42:00	Fein Such Khan & Shepard PC, 7 Century Dr, Ste 201, Parsippany, NJ 07054-4673
517737570	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 27 2022 20:54:31	Regional Acceptance Corp, 304 Kellam Road, Virginia Beach, VA 23462-2712
517752170	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 27 2022 20:54:31	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
517737571	+ Email/Text: bankruptcy@senexco.com	Apr 27 2022 20:41:00	Senex Services Corp, 3333 Founders Rd, Ste 201, Indianapolis, IN 46268-4932
517857138	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 27 2022 20:41:00	Union County Savings Bank, c/o Bank of America, N.A., PO Box 31785, Tampa, FL

District/off: 0312-2

User: admin

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Date Rcvd: Apr 27, 2022

Form ID: pdf905

Total Noticed: 18

33631-3785

517737573 + Email/Text: bankruptcynotice@westlakefinancial.com

Apr 27 2022 20:42:00

Westlake Financial, PO Box 76809, Los Angeles,
CA 90076-0809

517864578 + Email/Text: bankruptcynotice@westlakefinancial.com

Apr 27 2022 20:42:00

Westlake Financial Services, 4751 Wilshire Blvd,
Suite 100, Los Angeles, CA 90010-3847

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517737568	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Union County Savings Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas G. Mitchell	on behalf of Debtor Charise Breeden-Balaam douglas@lawyermitchell.com g18162@notify.cincompass.com
Kevin Gordon McDonald	on behalf of Creditor Union County Savings Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Philip A Kahn	on behalf of Creditor Metamorphosis Plastic Surgery pkahn@feinsuch.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8